Case 2:21-cv-01209 BNG L Poor SHE 20103/12/21 Page 1 of 13

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS	ocket sheet. (SEE INSTRUCT	TONS ON NEXT PAGE OF T	DEFENDANTS			
()				Inc.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
William Duncan			GEICO Advanta	age Insurance Comp	any	
(b) County of Residence of First Listed Plaintiff Delaware County (EXCEPT IN U.S. PLAINTIFF CASES)				County of Residence of First Listed Defendant (IN U.S. PLAINTIFF CASES ONLY) NOTE: NYLAND CONDENDATION OF SERVICE THE LOCATION OF		
			THE TRACT	ONDEMNATION CASES, USE OF LAND INVOLVED.	THE LOCATION OF	
(c) Attorneys (Firm Name, Simon & Simon, P 1818 Market St., S			Attorneys (If Known)			
Philadelphia, PA 1						
II. BASIS OF JURISD	ICTION (Place an "X" in O	ne Box Only)		RINCIPAL PARTIES	(Place an "X" in One Box for Plaintiff	
1 U.S. Government Plaintiff	3 Federal Question (U.S. Government No.	ot a Party)	(For Diversity Cases Only) PT Citizen of This State	FF DEF 1 Incorporated or of Business In		
2 U.S. Government Defendant	x 4 Diversity (Indicate Citizenship	of Parties in Item III)	Citizen of Another State	2 Incorporated and of Business In	d Principal Place 5 X 5 n Another State	
			Citizen or Subject of a Foreign Country	3 Foreign Nation	□ 6 □ 6	
IV. NATURE OF SUIT	Γ (Place an "X" in One Box Onl:	v)		Click here for: Nature of	Suit Code Descriptions.	
CONTRACT	TOR		FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
110 Insurance 120 Marine 130 Miller Act 140 Negotiable Instrument 150 Recovery of Overpayment & Enforcement of Judgmen 151 Medicare Act 152 Recovery of Defaulted Student Loans (Excludes Veterans) 153 Recovery of Overpayment of Veteran's Benefits 160 Stockholders' Suits 190 Other Contract 195 Contract Product Liability 196 Franchise REAL PROPERTY 210 Land Condemnation 220 Foreclosure 230 Rent Lease & Ejectment 240 Torts to Land 245 Tort Product Liability 290 All Other Real Property	PERSONAL INJURY 310 Airplane 315 Airplane Product Liability 320 Assault, Libel & Slander 330 Federal Employers' Liability 340 Marine 345 Marine Product Liability x 350 Motor Vehicle 355 Motor Vehicle Product Liability 360 Other Personal Injury 362 Personal Injury Medical Malpractice CIVIL RIGHTS 440 Other Civil Rights 441 Voting 442 Employment 443 Housing/ Accommodations 445 Amer. w/Disabilities - Employment 446 Amer. w/Disabilities - Other 448 Education	PERSONAL INJURY 365 Personal Injury - Product Liability 367 Health Care/ Pharmaceutical Personal Injury Product Liability 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY 370 Other Fraud 371 Truth in Lending 380 Other Personal Property Damage Product Liability PRISONER PETITIONS Habeas Corpus: 463 Alien Detainee 510 Motions to Vacate Sentence 530 General 535 Death Penalty Other: 540 Mandamus & Other 550 Civil Rights 555 Prison Condition 560 Civil Detainee - Conditions of	625 Drug Related Seizure of Property 21 USC 881 690 Other LABOR 710 Fair Labor Standards Act 720 Labor/Management Relations 740 Railway Labor Act 751 Family and Medical Leave Act 790 Other Labor Litigation 791 Employee Retirement Income Security Act IMMIGRATION 462 Naturalization Application 465 Other Immigration Actions	## 422 Appeal 28 USC 158 ## 423 Withdrawal ## 28 USC 157 PROPERTY RIGHTS	Corrupt Organizations 480 Consumer Credit (15 USC 1681 or 1692) 485 Telephone Consumer Protection Act 490 Cable/Sat TV 850 Securities/Commodities/	
	moved from 3 R tte Court A	ppellate Court	(specify	r District Litigatio Transfer	on - Litigation -	
VI. CAUSE OF ACTIO	28 11 5 C & 1301(a) (1)	and (2)	illing (Do not cite jurisdictional stat	utes unless diversity):		
VII. REQUESTED IN COMPLAINT:		S A CLASS ACTION , F.R.Cv.P.	DEMAND \$	CHECK YES onl JURY DEMANI	y if demanded in complaint: D: XYes No	
VIII. RELATED CASS IF ANY	(See instructions):	JUDGE		DOCKET NUMBER _		
DATE		SIGNATURE OF ATTOR				
03/12/2021		Marc 3	Simon			
FOR OFFICE USE ONLY						
RECEIPT # Al	MOUNT	APPLYING IFP	JUDGE	MAG. J	UDGE	

Case 2:21-cv-01209-BN/FED SPOCTHSIPINTRICF ICOURS/12/21 Page 2 of 13 FOR THE EASTERN DISTRICT OF PENNSYLVANIA

DESIGNATION FORM

(to be used by counsel or pro se plaintiff to indicate the category of the case for the purpose of assignment to the appropriate calendar)

Address of Plaintiff: William Duncan - 403 Keanon Dr., Ogden, PA 19061						
Address of Defendant: Geico Advantage Insurance Company - One Geico Blvd., Fredericksburg, VA 22412						
Place of Accident, Incident or Transaction: Intersection of Leamy Ave. & Baltimore Pike in Springfield, PA						
RELATED CASE, IF ANY:						
Case Number:	Judge:	Date Terminated:				
Civil cases are deemed related when Yes is answered t	o any of the following questions:					
1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?						
 Does this case involve the same issue of fact or grow out of the same transaction as a prior suit yes No pending or within one year previously terminated action in this court? 						
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action of this court?						
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights Yes No No No No No No No No						
I certify that, to my knowledge, the within case is is not related to any case now pending or within one year previously terminated action in this court except as noted above.						
DATE: 03/12/2021	Marci Signinon	201798				
	Attorney-at-Law / Pro Se Plaintiff	Attorney I.D. # (if applicable)				
CIVIL: (Place a √ in one category only)						
CIVIL: (Place a $$ in one category only) A. Federal Question Cases:	B. Diversity Jurisdiction Co	ases:				
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IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

CASE MANAGEMENT TRACK DESIGNATION FORM

<u>Fel</u> ephone	FAX Number	E-Mail Address		
215-467-4666	267-639-9006	MarcSimon@gosimon.co	om_	
Date	Attorney-at-law	Attorney for		
03/12/2021	Marc Simon	William Duncan		
f) Standard Management -	- Cases that do not fall into	o any one of the other tracks.	(X)	
commonly referred to a	s complex and that need sp	tracks (a) through (d) that are becial or intense management by iled explanation of special	()	
d) Asbestos – Cases involvexposure to asbestos.	ving claims for personal in	jury or property damage from	()	
c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2.				
b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits.				
a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255.				
SELECT ONE OF THE F	OLLOWING CASE MA	NAGEMENT TRACKS:		
plaintiff shall complete a Calling the complaint and servide of this form.) In the designation, that defendant he plaintiff and all other passes.	ase Management Track De we a copy on all defendants. event that a defendant doo shall, with its first appeara	lay Reduction Plan of this court, counse signation Form in all civil cases at the tire (See § 1:03 of the plan set forth on the reses not agree with the plaintiff regarding tince, submit to the clerk of court and serve Track Designation Form specifying the ssigned.	ne of verse said ve on	
Geico Advantage Insura	Geico Advantage Insurance Company : NO.			
v.	: :			
William Duncan	:	CIVIL ACTION		

(Civ. 660) 10/02

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

William Duncan		:		
403 Keanon Dr.		:		
Ogden, PA 19061		:	# <u> </u>	
	Plaintiff	:		
V.		:		
		:		
Geico Advantage Insurance	:			
One Geico Blvd.		:		
Fredericksburg, VA 22412		:		
_	Defendants	:		

COMPLAINT

PARTIES

- 1. Plaintiff, William Duncan, is a resident of the Commonwealth of Pennsylvania, residing at the address listed in the caption of this Complaint.
- 2. Upon information and belief, Defendant, Geico Advantage Insurance Company, is a corporate entity authorized to conduct business in the State of Virginia with a business address listed in the caption of this complaint.
- 3. Defendant, Geico Advantage Insurance Company, was at all times material hereto, an insurance company, duly authorized and licensed to practice its profession by the Commonwealth of Pennsylvania, and was engaged in the practice of providing insurance policies, including but not limited to motor vehicle liability policies including underinsured and uninsured motorist coverage.

JURISDICTION AND VENUE

4. This Court has jurisdiction over the parties and subject matter of this Civil
Action-Complaint in that the Plaintiff is a citizen of Pennsylvania and the Defendant, upon
information and belief is a corporate entity with its principal place of business in Virginia and

the amount in controversy in this case, exclusive of interest and costs, exceeds the sum of \$75,000.

5. Venue is proper in this jurisdiction pursuant to 28 U.S.C. § 1391(a) (1) and (2) in that this is a judicial district in which a substantial part of the events or omissions giving rise to the claims asserted in this Complaint occurred in this judicial district.

FACTS

- 6. On or about September 15, 2019 at approximately 2:00 p.m., Plaintiff was the operator of a motor vehicle, which was traveling at or near the intersection of Leamy Ave. & Baltimore Pike, in Springfield, PA.
- 7. At the same date and time, tortfeasor, Essence A. Brown, was the operator of a motor vehicle which was traveling at or near the aforesaid intersection and/or location of the vehicle in which Plaintiff was a passenger.
- 8. At or about the same date and time, tortfeasor's vehicle was involved in a motor vehicle collision with the vehicle in which Plaintiff was a passenger.
- 9. The aforesaid motor vehicle collision was the direct result of the tortfeasor negligently and/or carelessly operating his/her vehicle in such a manner so as to rear-end the vehicle in which Plaintiff was a passenger.
- 10. The aforesaid motor vehicle collision was the result of the negligence and/or carelessness of the tortfeasor and not the result of any action or failure to act by the Plaintiff.
- 11. As a result of the accident, the Plaintiff suffered serious, severe and permanent bodily injuries as set forth more fully below.

COUNT I

William Duncan v. Geico Advantage Insurance Company Uninsured Motorists Coverage

- 12. Plaintiff incorporates the allegations set forth in the above paragraphs of this Complaint, as if set forth at length herein.
- 13. The negligence and/or carelessness of the tortfeasor, Essence A. Brown, which was the direct and sole cause of the aforesaid motor vehicle accident and the injuries and damages sustained by the Plaintiff, consisted of the following:
 - Rear-ending the vehicle in which Plaintiff was a passenger, cause the vehicle to rear-end the vehicle in front of it;
 - b. Failing to yield the right-of-way;
 - c. Operating his/her vehicle into Plaintiff's lane of travel;
 - d. Failing to maintain proper distance between vehicles;
 - e. Operating said vehicle in a negligent and/or careless manner without regard for the rights or safety of plaintiff or others;
 - f. Failing to have said vehicle under proper and adequate control;
 - g. Operating said vehicle at a dangerous and excessive rate of speed under the circumstances;
 - h. Violation of the "assured clear distance ahead" rule;
 - i. Failure to keep a proper lookout;
 - j. Failure to apply brakes earlier to stop the vehicle without rear-ending the vehicle in which Plaintiff was a passenger;
 - k. Being inattentive to his/her duties as an operator of a motor vehicle;
 - 1. Disregarding traffic lanes, patterns, and other devices;

- m. Driving at a high rate of speed which was high and dangerous for conditions;
- n. Failing to remain continually alert while operating said vehicle;
- o. Failing to perceive the highly apparent danger to others which the actions and/or inactions posed;
- p. Failing to give Plaintiff meaningful warning signs concerning the impending collision;
- r. Failing to be highly vigilant and maintain sufficient control of said vehicle and to bring it to a stop on the shortest possible notice;
- s. Operating said vehicle with disregard for the rights of Plaintiff, even though he/she was aware or should have been aware of the presence of Plaintiff and the threat of harm posed to him/her;
- t. Continuing to operate the vehicle in a direction towards the vehicle in which Plaintiff was a passenger, when he/she saw, or in the exercise of reasonable diligence, should have seen, that further operation in that direction would result in a collision.
- 14. As a direct result of the negligent conduct of the tortfeasor, the Plaintiff suffered various serious and permanent personal injuries, serious impairment of bodily function, permanent serious disfigurement, aggravation of certain injuries and/or other ills and injuries including to the neck, both shoulders, lower back and left knee, as well as pain from the right buttock down to the ankle, all to Plaintiff's great loss and detriment.
- 15. As a result of these injuries, all of which are permanent in nature and all of which are to Plaintiff's great financial detriment and loss, Plaintiff has in the past, is presently and may

in the future suffer great anguish, sickness and agony and will continue to suffer for an indefinite time into the future.

- 16. As an additional result of the carelessness and negligence of the tortfeasor Plaintiff has suffered emotional injuries, along with the physical injuries suffered.
- 17. As a further result of the aforesaid injuries, Plaintiff has in the past, is presently and may in the future undergo a great loss of earnings and/or earning capacity, all to Plaintiff's further loss and detriment.
- 18. Upon information and belief, the aforesaid tortfeasor was operating a vehicle which was not covered by any policy of insurance to provide coverage for Plaintiff's injuries.
- 19. If it is found that the averment set forth in the immediately preceding paragraph of Plaintiff's Complaint is true, then Plaintiff asserts an Uninsured Motorist Claim against Defendant.
- 20. At the date and time of the aforementioned motor vehicle collision, Plaintiff, was the owner and operator of a motor vehicle was covered by a policy of insurance, under Policy Number 4540-31-94-09 which included uninsured motorist coverage.
- 21. The aforesaid policy of insurance issued by Defendant, provides for uninsured motorist coverage applicable to Plaintiff as a result of the aforesaid motor vehicle collision to the above named Plaintiff.
- 22. Accordingly, if the averments set forth above are found to be true, Plaintiff hereby asserts a claim against Defendant, for uninsured motorist benefits arising out of the above-stated automobile collision.

WHEREFORE, Plaintiff, William Duncan, demands judgment in Plaintiff's favor and against Defendant, Geico Advantage Insurance Company, in an amount in excess of Seventy-Five Thousand (\$75,000.00) Dollars, plus all costs and other relief this court deems necessary.

COUNT II

William Duncan v Geico Advantage Insurance Company Underinsured Motorists Coverage (IN THE ALTERNATIVE)

- 23. Plaintiff incorporates the foregoing paragraphs of this Complaint as if set forth fully at length herein.
- 24. The negligence, carelessness of the tortfeasor, which was the direct and sole cause of the aforesaid motor vehicle accident and the injuries and damages sustained by the Plaintiff, consisted of, but are not limited to, the following:
 - b. Rear-ending the vehicle in which Plaintiff was a passenger, cause the vehicle to rear-end the vehicle in front of it;
 - c. Operating his/her vehicle into Plaintiff's lane of travel;
 - d. Failing to maintain proper distance between vehicles;
 - e. Operating his/her vehicle in a negligent and/or careless manner so as to rear-end the vehicle in which Plaintiff was a passenger, without regard for the rights or safety of Plaintiff or others;
 - f. Failing to have his/her vehicle under proper and adequate control;
 - g. Operating his/her vehicle at a dangerous and excessive rate of speed under the circumstances;
 - h. Violation of the "assured clear distance ahead" rule;
 - i. Failure to keep a proper lookout;

- j. Failure to apply brakes earlier to stop the vehicle without rear-ending the vehicle in which Plaintiff was a passenger;
- k. Being inattentive to his/her duties as an operator of a motor vehicle;
- 1. Disregarding traffic lanes, patterns, and other devices;
- m. Driving at a dangerously high rate of speed for conditions;
- n. Failing to remain continually alert while operating said vehicle;
- Failing to perceive the highly apparent danger to others which the actions and/or inactions posed;
- Failing to give Plaintiff meaningful warning signs concerning the impending collision;
- q. Failing to exercise ordinary care to avoid a rear-end collision;
- r. Failing to be highly vigilant and maintain sufficient control of said vehicle and to bring it to a stop on the shortest possible notice;
- s. Operating said vehicle with disregard for the rights of Plaintiff, even though he/she was aware or should have been aware of the presence of Plaintiff and the threat of harm posed to her;
- t. Continuing to operate the vehicle in a direction towards the vehicle in which Plaintiff was a passenger, when he/she saw, or in the exercise of reasonable diligence, should have seen, that further operation in that direction would result in a collision;
- Failing to operate said vehicle in compliance with the applicable laws and ordinances of the Commonwealth of Pennsylvania pertaining to the operation and control of motor vehicles;

- 25. As a direct and consequential result of the negligent, careless conduct of the tortfeasor, described above, the Plaintiff suffered various serious and permanent personal injuries, serious impairment of bodily function and/or permanent serious disfigurement and/or aggravation of pre-existing conditions including to the neck, both shoulders, lower back and left knee, as well as pain from the right buttock down to the ankle, all to Plaintiff's great loss and detriment.
- As a result of these injuries, all of which are permanent in nature and all of which are to Plaintiff's great financial detriment and loss, Plaintiff has in the past, is presently and may in the future suffer great anguish, sickness and agony and will continue to suffer for an indefinite time into the future.
- 27. As an additional result of the carelessness, negligence of defendants, Plaintiff has suffered emotional injuries, along with the physical injuries suffered.
- As a further result of the aforesaid injuries, Plaintiff has in the past, is presently and may in the future undergo a great loss of earnings and/or earning capacity, all to Plaintiff's further loss and detriment.
- 29. Upon information and belief, at the time of the aforementioned motor vehicle collision, the aforesaid tortfeasor's motor vehicle insurance policy and/or liability insurance were insufficient to fully and adequately compensate Plaintiff for the injuries suffered in the above set forth motor vehicle collision and/or other damages and expenses related thereto.
- 30. At the date and time of the aforementioned motor vehicle collision, Plaintiff, was the owner and operator of a motor vehicle was covered by a policy of insurance issued by Defendant, under Policy Number 4540-31-94-09, which included coverage for underinsured motorist coverage applicable to Plaintiff.

31. Accordingly, Plaintiff asserts an Underinsured Motorist Claim against Defendant. WHEREFORE, Plaintiff, William Duncan, demands judgment in Plaintiff's favor and against defendant, Geico Advantage Insurance Company, in an amount in excess of Seventy-Five Thousand (\$75,000.00) Dollars, plus all costs and other relief this court deems necessary.

SIMON & SIMON, P.C.

BY: Marc Simon

Marc I. Simon, Esquire

VERIFICATION

I am the Plaintiff this action, and I hereby state that the facts set forth in the foregoing pleading are true and correct to the best of my knowledge, information and belief. I understand that this Verification is subject to 18 Pa.C.S. § 4904 providing for criminal penalties for unsworn falsification to authorities.

William Duncan